

Rural PPO Program



**The Department of Defense
Nonappropriated Fund
Health Benefits Program**



The Rural PPO Program

You live in an area where you may enroll in the Traditional Choice® medical plan *or* the Rural PPO Program. The Rural PPO Program is identical to the Open Choice® PPO medical plan currently offered to other Department of Defense NAF employees and retirees and features the same plan of benefits. With Open Choice and the Rural PPO, you have access to two benefit levels:

- **Preferred care benefits.** When you use a physician or hospital that participates in the Rural PPO Program, you receive the higher level of benefits. Office visits are covered in full after your copay, with no deductible. Preventive care services are covered at 100%, with no deductible. For most other covered services, you must meet a deductible before the plan pays benefits. There are no claim forms for you to complete and no precertification requirements for you to initiate. These functions are the responsibility of the participating physician or hospital.
- **Non-preferred care benefits.** When you use physicians or hospitals that do not participate in the Rural PPO Program, you receive the lower level of benefits. You must meet a deductible before the plan pays benefits for covered services. You submit a claim form to Aetna to be reimbursed for covered expenses. If your doctor recommends surgery or certain outpatient procedures, you must start the precertification process yourself by calling the toll-free telephone number on your identification card or by contacting Member Services.

To help you decide which plan is right for you, please read the following information carefully.

The Rural PPO Network

The Rural PPO network is available in the areas listed by state and county on page 3. To provide PPO network access in your area, Aetna has partnered with Multiplan, a national network vendor and one of the largest, most experienced providers of health care cost management solutions.

You can obtain a listing of doctors and hospitals that participate in the Rural PPO Program by accessing the Rural PPO version of DocFind®, Aetna's online provider directory. Log on to www.aetna.com and select "Find a Doctor" in the "Shortcuts" menu area. At the DocFind home page, click on the "Rural PPO Program" and follow the prompts to locate participating doctors and hospitals in your area. If you would rather have a printed version of the directory, please call Member Services at 1-800-367-6276 for assistance.



How to Choose Between the Plans

The Department of Defense NAF Health Benefits Program wants you to be able to use the doctors and hospitals you know and trust. That's why you have a choice of plans – the Open Choice plan with the Rural PPO network or Traditional Choice. If the physicians or hospitals you currently use are in the Rural PPO network offered in your area, it makes sense to consider enrolling in Open Choice and enjoying PPO advantages of lower cost and greater convenience. Even if your physicians or hospitals are not in the Rural PPO network, you may want to consider changing doctors in order to enjoy the advantages of a PPO plan. Keep in mind that you may need to drive a greater distance to use these rural network providers. Otherwise, you may prefer Traditional Choice and use any licensed physician you wish when you need care. The choice is yours.

Please review the Open Choice and Traditional Choice materials enclosed with this package for more information about the two plans.

Your Rural PPO Program ID Card

When you enroll in the Rural PPO Program, you will receive a new medical plan ID card in the mail. Your new ID card will display the Multiplan logo. Your Rural PPO ID card lets your doctor know you are entitled to the preferred level of benefits under the plan and the provider will be able to collect the appropriate copay for your office visit or service and file your claim.

Care When Traveling Away From Home

If you enroll in the Rural PPO Program and need non-emergency medical care when you are away from home, please call Member Services to find out if providers in your Rural PPO network, or in an alternative Aetna owned and managed network, are available to you. Your care will be covered at the preferred level of benefits if participating PPO physicians and hospitals are available. Otherwise, the non-preferred level of benefits will apply.

Emergency Care

If you enroll in the Rural PPO Program and have a medical emergency, go to the nearest hospital immediately and get the care you need. Then, call Member Services. Under the Open Choice plan, your benefits will be paid at 100% after a \$150 emergency room copay as long as it is a true emergency. If you are admitted to the hospital, you will not be required to pay the \$150 copay. If you use a hospital emergency room and it's not a true emergency, you must pay the \$150 emergency room copay plus 50% of the cost after meeting the deductible. Under the Traditional Choice plan, your benefits will be paid at 80% after the deductible. If you use a hospital emergency room and it's not a true emergency, you must pay 50% of the cost, after meeting the deductible.

A true medical emergency is a severe illness or accident that could lead to a serious risk to your health or to death if not treated immediately. Examples include bleeding that will not stop, compound bone fractures, loss of consciousness, stroke and severe chest pains.

Sometimes you need urgent – not emergency – care. A sprain or fever are examples of this situation. To avoid the high cost of using the emergency room, consider using an urgent care facility or walk-in clinic. If you enroll in the Open Choice plan, you should call your network provider and follow his or her instructions so your care will be covered at the preferred level.

Choose Carefully

The Department of Defense NAF Health Benefits Program is pleased to offer you this additional plan option. We urge you to weigh your choices carefully and make the right decision for yourself and your family. Once your 2008 enrollment election is made, you will not be permitted to make changes until the next Annual Plan Selection or Open Enrollment period, unless you have a qualified Family Status Change (such as marriage, divorce, birth or adoption of a child).

If you are currently enrolled in the Open Choice plan with the Rural PPO network, your coverage will automatically continue. There is no need to re-enroll at this time. If you are currently enrolled in the Traditional Choice plan, your coverage will automatically continue. There is no need to re-enroll at this time. However, if you wish to make a change for 2008, please refer to the letter enclosed with this brochure for detailed enrollment instructions.

If you are a new employee enrolling for the first time, you may elect the Rural PPO Program (Open Choice) or the Traditional Choice plan during the first 31 days of eligibility. Please follow the enrollment instructions provided by your supporting Human Resources Office.

Rural PPO Network Areas

Alabama

Barbour
Butler

Alaska

Petersburg
Wrangell

Arkansas

Ashley
Bradley
Columbia
Dallas
Desha
Drew
Fulton
Hempstead
Howard
Izard
Lafayette
Nevada
Searcy
Sevier
Van Buren

California

Mendocino

Florida

De Soto
Glades
Hardee
Hendry
Highlands
Liberty

Georgia

Towns

Idaho

Clearwater
Idaho
Lemhi

Illinois

Carroll
Cass
Dewitt
Edwards
Hancock
Henderson
Jo Daviess
Moultrie
Richland
Shelby
Wabash

Kansas

Barber
Doniphan
Mitchell
Nemaha
Norton
Pottawatomie
Rawlins
Sherman
Wabaunsee

Kentucky

Bath
Fleming
Knox
Laurel
Nicholas
Powell
Rockcastle
Rowan
Wolfe

Louisiana

Avoyelles
Concordia
La Salle
Morehouse
Rapides
Tensas
West Carroll

Massachusetts

Nantucket

Minnesota

Cook

Mississippi

Choctaw
Issaquena
Jasper
Leake
Neshoba
Smith
Tishomingo
Wilkinson
Winston
Yazoo

Missouri

Atchison
Bates
Carter
Dent
Dunklin
Gentry
Harrison
Howell
Johnson
Marion
Nodaway
Oregon
Ozark
Pemiscot
Reynolds
Ripley
Stoddard
Worth

Montana

Broadwater
Gallatin
Lincoln
Sheridan
Valley

Nebraska

Chase
Cherry

Nevada

Eureka
White Pine

New Mexico

Colfax
Curry
De Baca
Guadalupe
McKinley
Mora
Quay
Rio Arriba
Roosevelt
San Miguel
Sierra
Socorro
Taos

New York

Lewis
Otsego
Saint Lawrence
Schoharie

North Dakota

Adams
Bowman
Williams

Oregon

Baker
Klamath
Wallowa

South Dakota

Beadle
Brookings
Brown
Brule
Charles Mix
Codington
Davison
Day
Deuel
Gregory
Hughes
Hutchinson
Kingsbury
Lake

Utah

McCook
Miner
Moody
Perkins
Roberts
Walworth
Emery

Virginia

Accomack
Augusta
Brunswick
Danville City
Greene
Greensville
Halifax
Harrisonburg
City
Lexington City
Madison
Mecklenburg
Northampton
Page
Pittsylvania
Rockingham
Staunton City
Waynesboro City

West Virginia

Grant
Hampshire
Hardy
Mineral
Morgan
Pendleton
Randolph
Webster

